# Case 10-24799-bam Doc 1 Entered 08/05/10 11:13:36 Page 1 of 11

| B1 (Official Form 1) (4/10)   | <del></del>  |   |  |                        |                                     |  |  |  |
|---|--|---|--|------------------------|-------------------------------------|--|--|--|
| United States Ban<br>District of Nevada   | NKRUPTCY COURT   | VOLUNTARY PETITION  |  |                        |                                     |  |  |  |
| Name of Debtor (if individual, enter Last, First, Middle Tealdo, Fiorella, Sophia   | ):   | Name of Joint Debtor (Spouse) (Last, First, Middle):  |  |                        |                                     |  |  |  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  |  | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  |  |                        |                                     |  |  |  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D (if more than one, state all): 6902  | •  |   | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): |                        |                                     |  |  |  |
| Street Address of Debtor (No. and Street, City, and State   | e):  | Street Addres   | Street Address of Joint Debtor (No. and Street, City, and State):  |                        |                                     |  |  |  |
| 88 Daisy Springs Ct.<br>Las Vegas, NV   |  |   |  |                        |                                     |  |  |  |
|   | ZIP CODE 89148   |   | ZIP CODE   |                        |                                     |  |  |  |
| County of Residence or of the Principal Place of Busine Clarke  |  | County of Re  | sidence or of the Principal  | Place of Business:     |                                     |  |  |  |
| Mailing Address of Debtor (if different from street addr<br>Same  | ress):   | Mailing Add   | ess of Joint Debtor (if diffe  | rent from street ad    | dress):                             |  |  |  |
| Game  |  |   |  |                        |                                     |  |  |  |
|   | ZIP CODE   |   |  |                        | ZIP CODE                            |  |  |  |
| Location of Principal Assets of Business Debtor (if diffe   | erent from street address above)   | ):  |  | E                      | ZIP CODE                            |  |  |  |
| Type of Debtor<br>(Form of Organization)  | Nature of Busin<br>(Check one box  |   |  | nkruptcy Code L        | nder Which                          |  |  |  |
| (Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities,   | Health Care Business Single Asset Real Esta 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker | •   | Chapter 7 Chapter 15   |                        |                                     |  |  |  |
| check this box and state type of entity below.)   | ☐ Clearing Bank  ☑ Other   | Nature of Debts   |  |                        |                                     |  |  |  |
| ·   | Tax-Exempt En  | (Check one box.)  |  |                        |                                     |  |  |  |
|   | (Check box, if appli  Debtor is a tax-exempt under Title 26 of the U Code (the Internal Revo           | able.)  ■ Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts.  ■ 101(8) as "incurred by an individual primarily for a          |  |                        |                                     |  |  |  |
| Filing Fee (Check one box   | C.)  | Check one b   | -  | 1 Debtors              |                                     |  |  |  |
| ☑ Full Filing Fee attached.   |  | Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).                        |  |                        |                                     |  |  |  |
| Fiting Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100   | rtifying that the debtor is 06(b). See Official Form 3A.   | Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment). |  |                        |                                     |  |  |  |
| Filing Fee waiver requested (applicable to chapter attach signed application for the court's considerate  |  | Check all ap  A plan  Accepta   |  |                        |                                     |  |  |  |
| Statistical/Administrative Information  |  | 1 0101041   | , in accordance mult 11  | <u> </u>               | THIS SPACE IS FOR<br>COURT USE ONLY |  |  |  |
| Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.  Estimated Number of Creditors |  |   |  |                        |                                     |  |  |  |
| 1-49 50-99 100-199 200-999  | 1,000- 5,001-  | 10,001- 2   | 5,001- 50,001-<br>0,000 100,000  | 100000<br>866<br>80000 | ED & FILEB                          |  |  |  |
| \$0 to \$50,001 to \$100,001 to \$500,001<br>\$50,000 \$100,000 \$500,000 to \$1<br>million   | \$1,000,001 \$10,000,001 to \$10 to \$50   | to \$100 to   | 100,000,001 \$500,000,0<br>\$500 to \$1 billion  |                        | 1.10<br>83                          |  |  |  |
| \$0 to \$56,001 to \$100,001 to \$500,001 \$50,000 \$500,000 to \$1   | \$1,000,001 \$10,000,001 to \$10   | to \$100 to   |  |                        |                                     |  |  |  |

| B1 (Official Form 1) (4/10)   |   | Page 2             |  |  |  |  |  |
|---|---|--------------------|--|--|--|--|--|
| Voluntary Petition  | Name of Debtor(s):                              |                    |  |  |  |  |  |
| (This page must be completed and filed in every case.)  | lare (If more then two attach additional shape  | t )                |  |  |  |  |  |
| All Prior Bankruptcy Cases Filed Within Last 8 Y Location Where Filed:  | Case Number:                                    | Date Filed:        |  |  |  |  |  |
| Location Where Filed:   | Case Number:                                    | Date Filed:        |  |  |  |  |  |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi   | liate of this Debtor (If more than one attach a | additional sheet ) |  |  |  |  |  |
| Name of Debtor:   | Case Number:                                    | Date Filed:        |  |  |  |  |  |
| District: District of Nevada  | Relationship:                                   | Judge:             |  |  |  |  |  |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) whose debts are primarily consumer debts.)  with the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare have informed the petitioner that [he or she] may proceed under chapter 7, 1 or 13 of title 11, United States Code, and have explained the relief available each such chapter. I further certify that I have delivered to the debtor the |   |                    |  |  |  |  |  |
| Exhibit A is attached and made a part of this petition.   | required by 11 U.S.C. § 342(b).                 |                    |  |  |  |  |  |
|   | Signature of Attorney for Debtor(s)             | (Date)             |  |  |  |  |  |
|   |   |                    |  |  |  |  |  |
| Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.  |   |                    |  |  |  |  |  |
|   |   |                    |  |  |  |  |  |
| Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  |   |                    |  |  |  |  |  |
| Information Regarding the Debtor - Venue  |   |                    |  |  |  |  |  |
| (Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.   |   |                    |  |  |  |  |  |
| ☐ There is a bankruptcy case concerning debtor's affiliate, general partn   | er, or partnership pending in this District.    |                    |  |  |  |  |  |
| Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.  |   |                    |  |  |  |  |  |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)   |   |                    |  |  |  |  |  |
| Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  |   |                    |  |  |  |  |  |
| (Name of landlord that obtained judgment)   |   |                    |  |  |  |  |  |
|   | (Address of landlord)                           |                    |  |  |  |  |  |
| Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  |   |                    |  |  |  |  |  |
| Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  |   |                    |  |  |  |  |  |
| Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).   |   |                    |  |  |  |  |  |

B1 (Official Form) 1 (4/10) Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign and correct. proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. Х Signature of Debtor (Signature of Foreign Representative) Х Signature of Joint Debtor (Printed Name of Foreign Representative) 413-2771 NOZ Telephone Number (if not represented by attorney) Date  $A\gamma \pi$ Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a Firm Name maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a responsible person or partner of the bankruptcy petition preparer.) (Required certification that the attorney has no knowledge after an inquiry that the information by 11 U.S.C. § 110.) in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the Х debtor The debtor requests the relief in accordance with the chapter of title 11, United States Date Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, Х or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or Printed Name of Authorized Individual assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets Date conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

| In re Fiorella Sophia Tealdo | Case No |            |
|------------------------------|---------|------------|
| Debtor                       |         | (if known) |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

Page 2

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - ☐ Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: AyT 5/2010

Certificate Number: 00134-NV-CC-011889671



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>August 5, 2010</u>, at <u>6:47</u> o'clock <u>AM PDT</u>, <u>Fiorella Sophia Tealdo</u> received from <u>Cricket Debt Counseling</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Nevada</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: August 5, 2010

By: /s/Candace Jones

Name: Candace Jones

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



#### www.CricketDebt.com 1-866-719-0400 FAX TRANSMISSION

DATE:

August 5, 2010 6:48 am

FROM:

Cricket Debt Counseling

FAX NO:

+1 702-583-7422

TO:

Sophia

PAGES:

2 (incl cover)

Certificate of Credit Counseling for: Sophia

The information contained in this fax transmission is confidential and is intended only for the use of the person to whom it is addressed. If you have received this fax in error please notify us immediately at the number indicated above, and destroy all copies of the document received. If you are not the intended recipient you are hereby notified that any copying, dissemination, or other use of this fax is strictly prohibited.

B 6D (Official Form 6D) (12/07)

| In re Tealdo, Fiorella, Sophia | , Case No | •          |
|--------------------------------|-----------|------------|
| Debtor                         |           | (If known) |

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND<br>MAILING ADDRESS<br>INCLUDING ZIP CODE AND<br>AN ACCOUNT NUMBER<br>(See Instructions Above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED,<br>NATURE OF LIEN,<br>AND<br>DESCRIPTION<br>AND VALUE OF<br>PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM<br>WITHOUT<br>DEDUCTING VALUE<br>OF COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|----------|--|---|------------|--------------|----------|--|---------------------------------|
| ACCOUNT NO. 116382300  |          |  | Mortgage  |            |              |          |  |                                 |
| EMC Mortgage Corp<br>EMC Mortgage<br>BO BOX 293150<br>Lewisville, Tx 75029   |          |  | 88 Daisy Springs<br>Ct. Las Vegas,<br>NV 89148  |            | x            |          | 38,000<br>-304,725.00  | •                               |
| ACCOUNT NO.  |          |  | VALUE \$  |            | -            |          |  | <u></u>                         |
| Countrywide Homes<br>2275 Corporate Cir.<br>Henderson, NV 89074  |          |  | 2022 N. Gtwy Rd.<br>Las Vegas, NV<br>89115  |            | ×            | :        | 220,205.26   |                                 |
|  | _        |  | VALUE \$  | <b>!</b>   | ļ            |          |  |                                 |
| ACCOUNT NO.  | -        |  | 2325 M Gtwy Rd.   |            |              |          |  |                                 |
| Wells Fargo<br>PO BOX 10335<br>Des Moines, IA 50306  |          |  | Las Vegas, NV<br>89115  |            | x            |          | 193,919.46   |                                 |
|  |          |  | VALUE \$  |            |              |          |  |                                 |
| continuation sheets attached   |          |  | Subtotal ►<br>(Total of this page)  |            |              |          | \$   | \$                              |
|  |          |  | Total ►<br>(Use only on last page)  |            |              |          | \$   | \$                              |

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

| B 6D (Official Form 6D) (12/07) – Cont. |            | 2 |
|---|------------|---|
| In re Tealdo, Fiorella, Sophia ,        | Case No.   |   |
| Debtor                                  | (if known) |   |

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR | HUSBAND, WIFE,<br>JOINT, OR<br>COMMUNITY | DATE CLAIM WAS<br>INCURRED, NATURE<br>OF LIEN, AND<br>DESCRIPTION AND<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM<br>WITHOUT<br>DEDUCTING VALUE<br>OF COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|----------|--|---|------------|--------------|----------|--|---------------------------------|
| Bank of America 00 North Tryon Street Charlotte, NC 28255  |          |  | Mortgage<br>88 Daisy Springs<br>Ct. Las Vegas, NV<br>89148  |            | x            |          | 304,725.65   |                                 |
| ACCOUNT NO.  |          |  | VALUE \$  |            |              |          |  |                                 |
| ACCOUNT NO.  |          |  | VALUE \$  |            |              |          |  |                                 |
| ACCOUNT NO.  |          |  | VALUE \$  |            |              |          |  |                                 |
| ACCOUNT NO.  |          |  | VALUE \$  |            |              |          |  |                                 |
| Sheet noofcontinu  | ation    |  | VALUE \$ Subtotal (s)▶  |            |              |          | \$   | \$                              |
| sheets attached to Schedule of<br>Creditors Holding Secured<br>Claims                                  |          |  | (Total(s) of this page)  Total(s) ►  (Use only on last page)  |            |              |          | \$ (Report also on   | \$ (If applicable.              |

y on last page)
(Report also on
Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

#### UNITED STATES BANKRUPTCY COURT

## DISTRICT OF NEVADA

|  | * * * * *   |
|--|---|
| In re: Tealdo, Fiorella Sophia  Debtor(s). | ) ) ) ) Bankruptcy No.: ) Chapter 13 )  VERIFICATION OF CREDITOR ) MATRIX ) ) ) |
| The above named Debtor hereby              | verifies that the attached list of creditors is true edge.                      |
|  |   |
| Date Ayst 5/2010                           | Signature   |
| Date                                       | Signature   |

EMC Mortgage Corp EMC Mortgage BO BOX 293150 Lewisville, Tx 75029

Countrywide Homes 2275 Corporate Cir. Henderson, NV 89074

Wells Fargo PO BOX 10335 Des Moines, IA 50306

Bank of America 00 North Tryon Street Charlotte, NC 28255